

### **Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

### **Listing of Claims:**

1. (Currently Amended) ~~A Method~~ computer implemented method for authorizing transactions against an account comprising:

receiving a transaction comprising a request for authorization to charge an amount against the account;

retrieving a communication device ~~[[ID]]~~ identification for a communication device associated with the account;

determining ~~[[the]]~~ a first location of the communication device using the communication device identification;

determining ~~[[the]]~~ a second location of the transaction;

comparing the second location of the transaction with the first location of the communication device; and

responsive to receiving an instruction from a user associated with the account, authorizing processing the request when the second location and the first location are different.

2. (Currently Amended) The method of claim 1 further comprising:

responsive to not receiving the instruction from the user associated with the account, denying the request when the second location of the transaction is different from the first location of the communication device.

3. (Currently Amended) The method of claim 1 further comprising authorizing the request when the second location of the transaction matches ~~is the same as~~ the first location of the communication device.

4. (Original) The method of claim 1 wherein the request for authorization is received at a merchant location.

5. (Original) The method of claim 1 further comprising validating the account.

6. (Original) The method of claim 1 further comprising determining whether the transaction is within a predefined credit limit.

7. (Currently Amended) The method of claim 1, ~~further comprising substituting wherein the instruction substitutes a designation for the second location of the transaction with a predefined location, and wherein the predefined location is different from the second location.~~

8. (Currently Amended) A system ~~System~~ for authorizing transactions against an account comprising:

an input device adapted to receive a transaction comprising a request for authorization to charge an amount against the account;

a means for retrieving a communication device ~~[[ID]]~~ identification for a communication device associated with the account, wherein the input device is coupled for data communications with the ~~retrieving~~ means for retrieving;

means for determining ~~[[the]]~~ a first location of the communication device using the communication device identification ;

means for determining ~~[[the]]~~ a second location of the transaction;

means for comparing the second location of the transaction with the first location of the communication device; and

a means for authorizing ~~processing~~ the request when the second location and the first location are different in response to receiving an instruction from a user associated with the account.

9. (Currently Amended) The system of claim 8 further comprising a means for denying the request when the second location of the transaction is different from the first location of the communication device in response to not receiving the instruction from the user associated with the account.

10. (Currently Amended) The system of claim 8 further comprising a means for authorizing the request when the second location of the transaction matches ~~is the same as~~ the first location of the communication device.

11. (Original) The system of claim 8 wherein the input device is located at a merchant location.

12. (Original) The system of claim 8 further comprising a means for validating the account.

13. (Original) The system of claim 8 further comprising a means for determining whether the transaction is within a predefined credit limit.

14. (Currently Amended) A computer program product for authorizing transactions against an account comprising:

- a recording medium;
- means, recorded on the recording medium, for receiving a transaction comprising a request for authorization to charge an amount against the account;
- means, recorded on the recording medium, for retrieving a communication device [[ID]] identification for a communication device associated with the account;
- means, recorded on the recording medium, for determining [[the]] a first location of the communication device using the communication device identification;
- means, recorded on the recording medium, for determining [[the]] a second location of the transaction;
- means, recorded on the recording medium, for comparing the second location of the transaction with the first location of the communication device; and
- means, recorded on the recording medium, for authorizing processing the request when the second location and the first location are different in response to receiving an instruction from a user associated with the account

15. (Currently Amended) The computer program product of claim 14 further comprising means, recorded on the recording medium, for denying the request when the second location of the transaction is different from the first location of the communication device in response to not receiving the instruction from the user associated with the account.

16. (Currently Amended) The computer program product of claim 14 further comprising means, recorded on the recording medium, for authorizing the request when the second location of the transaction matches is the same as the first location of the communication device.

17. (Original) The computer program product of claim 14 further comprising means, recorded on the recording medium, for validating the account.

18. (Original) The computer program product of claim 14 further comprising means, recorded on the recording medium, for determining whether the transaction is within a predefined credit limit.

19. (Currently Amended) The computer program product of claim 14, ~~further comprising means, recorded on the recording medium, for substituting~~ wherein the instruction substitutes a designation for the second location of the transaction with a predefined location, and wherein the predefined location is different from the second location.

20. (New) The system of claim 8 wherein the instruction substitutes a designation for the second location of the transaction with a predefined location, and wherein the predefined location is different from the second location.